

Rehabilitation Loans CDBG

Proj#	Orig Bal	Note Date	Account No	CD #	Borrower Name	Purpose	AR Y/N	Maturity Date	Int %	Loan Pmt	Agreement	Loan Bal
956	\$15,000.00	7/20/2011	1000029885	Z-11-013	STANLEY FLORES	Rehab	N	7/31/2026	0	\$15,000.00	\$0.00	\$15,000.00
956	\$10,000.00	7/20/2011	1000029923	Z-11-019	EFRAIN HERNANDEZ	Rehab	N	7/31/2041	0	\$10,000.00	\$0.00	\$10,000.00
956	\$15,000.00	9/21/2011	1000030185	Z-11-025	SANTOS HERNANDEZ	Rehab	N	9/30/2026	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	9/9/2011	1000030186	Z-11-020	MARY GALLARDO	Rehab	N	9/30/2026	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	12/21/2011	1000051913	Z-11-030	OSMAN GUVEN	Rehab	N	12/31/2026	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	12/15/2011	1000052063	Z-11-021	RICARDO VIZCARRA	Rehab	N	1/1/2027	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	11/4/2011	1000052327	Z-11-023	TYSON COWAN	Rehab	N	12/1/2026	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	2/6/2012	1000052492	Z-11-022	GLORIA SOLORIO	Rehab	N	2/28/2027	0	\$15,000.00	\$0.00	\$15,000.00
956	\$40,000.00	2/21/2012	1000052497	Z-11-028	DIANNE THOMPSON	Rehab	N	2/28/2042	0	\$40,000.00	\$0.00	\$40,000.00
956	\$40,000.00	2/13/2012	1000052516	Z-11-029	LOUISE FREDRIKSZ	Rehab	N	2/28/2042	0	\$40,000.00	\$0.00	\$40,000.00
956	\$40,000.00	3/21/2012	1000053478	Z-12-003	MARTIN SCARPACE	Rehab	N	3/21/2042	0	\$40,000.00	\$0.00	\$40,000.00
956	\$40,000.00	4/9/2012	1000053520	Z-12-001	WING LAM	Rehab	N	4/30/2042	0	\$40,000.00	\$0.00	\$40,000.00
956	\$95,000.00	4/23/2012	1000053521	H-12-002	JANICE THOMAS	Rehab	N	4/30/2042	3	\$95,000.00	\$0.00	\$95,000.00
956	\$15,000.00	4/18/2012	1000053523	Z-12-006	JOSEPHINE PENNA	Rehab	N	4/30/2027	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	2/4/2012	1000053524	Z-12-004	DUNG LE	Rehab	N	5/1/2028	0	\$15,000.00	\$0.00	\$15,000.00
956	\$100,000.00	4/19/2012	1000053529	H-11-003	ELIZABETH PACHECO	Rehab	N	4/30/2042	3	\$100,000.00	\$0.00	\$100,000.00
956	\$95,000.00	5/7/2012	1000053554	H-11-004	FLORENCE WILLIAMS	Rehab	N	6/1/2042	3	\$95,000.00	\$0.00	\$95,000.00
956	\$15,000.00	6/7/2012	1000053954	Z-12-002	MINH NGUYEN	Rehab	N	6/30/2027	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	6/1/2012	1000053961	Z-12-024	MANUEL GARZA	Rehab	N	6/30/2027	0	\$15,000.00	\$0.00	\$15,000.00
956	\$15,000.00	5/25/2012	1000053964	Z-12-009	BRUNO HERNANDEZ	Rehab	N	6/30/2027	0	\$15,000.00	\$0.00	\$15,000.00



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000029885

Client Info

Borrower Info

Client:	CITY OF SAN JOSE	First:	STANLEY
Project:	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle:	
City:	SAN JOSE	Last:	FLORES
State:	CA Zip Code 95113-	Co-Borrower:	MARGARET FLORES
Tax ID:		Address:	1857 DAYTON DRIVE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code 95122-
		Phone:	408-923-0569
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	09/18/2011	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	07/20/2011
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	N
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	N
Maturity Date	07/31/2026	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 1857 DAYTONA DRIVE
 City : SAN JOSE
 State : CA Zip Code : 95122-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-11-013
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience }

A Wholly Owned Subsidiary
 of American Bank

© 2012 AmeriNational Community Services, Inc.

STAN FLORES

STATUTORY WORKSHEET

Z11-013

[HUD Region IX Recommended Format -Revised 2011-- previous versions are obsolete]

Use this worksheet only for projects that are Categorically Excluded per 24 CFR Section 58.35(a).

(Note: Compliance with the laws and statutes listed at 24 CFR §58.6 must also be documented).

24 CFR §58.5 STATUTES, EXECUTIVE ORDERS & REGULATIONS

PROJECT NAME and DESCRIPTION - Include all contemplated actions that logically are either geographically or functionally part of the project:

1857 Daytona Drive, San Jose, CA 95122

Describe here the scope of work

This proposal is determined to be categorically excluded according to: 24 CFR Section 58.35 (a) 3i

DIRECTIONS - Write "A" in the Status Column when the proposal, by its scope and nature, requires no mitigation or formal consultation in order to be in compliance with the related laws and regulations; OR write "B" if the project triggers formal compliance consultation procedures with the oversight agency, or requires mitigation. Regardless of whether "A" or "B" is noted, the compliance determination must be recorded and credible, traceable and supportive source documentation must be supplied. (Refer to the "Statutory Worksheet Instructions".)

Compliance Factors:

Statutes, Executive Orders, and Regulations listed at 24 CFR §58.5

Status
A/B

Compliance Determination & Documentation

Historic Preservation [36 CFR Part 800]	A	Property is less than 50 years old. See <i>Realquest property report attached.</i>
Floodplain Management [24 CFR 55, Executive Order 11988]	A	Property not located in a Special Hazard Flood Zone. See <i>National Flood Hazard Report.</i>
Wetland Protection [Executive Order 11990]	A	Project not in or around wetlands.
Coastal Zone Management Act [Sections 307(c), (d)]	A	Property not near a Coastal Zone.
Sole Source Aquifers [40 CFR 149]	A	Property on or near a Sole Source Aquifer.
Endangered Species Act [50 CFR 402]	A	Project does not threaten species or habitat.
Wild and Scenic Rivers Act [Sec. 7(b)(c)]	A	Property not located near Wild & Scenic river.
Clean Air Act - [Sections 176(c), (d), and 40 CFR 6, 51, 93]	A	Project is rehabilitation of an existing single-family home.
Farmland Protection Policy Act [7 CFR 658]	A	Property not located in prime farmland per map ftp://ftp.consrv.ca.gov/pub/dlrp/FMMP/pdf/2010/sc10.pdf
Environmental Justice [Exec. Order 12898]	A	Project is rehabilitation of an existing single-family home; not new construction.
Noise Abatement and Control [24 CFR 51B]	A	Project is rehabilitation of an existing single-family home; not new construction.
Explosive & Flammable Operations [24 CFR 51C]	A	Property not located within a mile of any hazardous industrial operations or 100gal tank.
Hazardous, Toxic or Radioactive Materials & Substances [24 CFR 58.5(i)(2)]	A	Property located in an existing residential zone.
Airport Clear Zones and Accident Potential Zones [24 CFR 51D]	A	San Jose does not have homes in the Airport Clear Zone or Accident Potential Zones.

DETERMINATION:

- (X) This project converts to EXEMPT, per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license (Status "A" has been determined in the status column for all authorities); **Funds may be committed and drawn down** for this (now) EXEMPT project; OR
- () This project cannot convert to Exempt status because one or more statutes or authorities require formal consultation or mitigation. Complete consultation/mitigation protocol requirements, **publish NOI/RROF and obtain Authority to Use Grant Funds** (HUD 7015.16) per Section 58.70 and 58.71 before committing or drawing down funds; OR
- () The unusual circumstances of this project may result in a significant environmental impact. This project requires preparation of an Environmental Assessment (EA). Prepare the EA according to 24 CFR Part 58 Subpart E.

PREPARER SIGNATURE:  DATE: 2/6/12

PREPARER NAME, COMPANY: Mark Rutledge

RESPONSIBLE ENTITY AGENCY OFFICIAL / SIGNATURE: 

NAME, TITLE: ERIC L. CALLEJA, DEVELOPMENT OFFICER - GRANT MANAGER DATE: 2/6/12

National Flood Hazard Layer Point Location Report



FEMA

Point Location

1857 DAYTONA DR.

Latitude: 37.33437

Longitude: -121.82733

(North American Datum of 1983)

Community

Community Name: CITY OF SAN JOSE
 NFIP Community Identification Number: 060349
 County:
 State:

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/fhm/fq_gen13.shtm

Zone: D
 Is this Zone a Special Flood Hazard Area (SFHA)? No
 Is this location a floodway? No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm>

National Flood Insurance Program (NFIP) Map

Map Panel Number: 06085C0254H
 Effective or Revised Date: May 18, 2009
 Panel Type: COUNTYWIDE, PANEL PRINTED
 Initial FIRM Date: August 2, 1982
 Date of FIRM Index Map: May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>

Letter(s) of Map Revision (LOMRs)

No LOMRs at this location.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked.

If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: February 6, 2012. Report version: 1.0



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000029923

Client Info

Borrower Info

Client:	CITY OF SAN JOSE	First:	EFRAIN
Project:	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle:	
City:	SAN JOSE	Last:	HERNANDEZ
State:	CA Zip Code 95113-	Co-Borrower:	MARIA HERNANDEZ
Tax ID:		Address:	3372 HICKERSON DRIVE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95127-
		Phone:	408-729-4874
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	08/24/2011	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$10,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	07/20/2011
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	07/31/2041	Late Charge AAJ	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 3372 HICKERSON DRIVE
 City : SAN JOSE
 State : CA Zip Code : 95127-

Balance Information

Account Status	OPEN	Definq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$10,000.00	Reference	Z-11-019
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

© 2012 AmeriNational Community Services, Inc.

APPENDIX A

This Appendix must be completed for each residential building proposed for acquisition and/or rehabilitation.

Address of Building: 3372 Hickerson Dr. San Jose 95127

Part III HISTORIC PRESERVATION

1. The project involves only acquisition and/or the interior rehabilitation of a 1-4 unit residence, with no externally visible evidence of work. ☐ Yes ☒ No
If "Yes", STOP HERE. Historic preservation review is complete. If "No", PROCEED.
2. Date of construction 1961. Age of building 50. If the project involves a single or multifamily residence that is less than 50 years old. STOP HERE. Historic review is complete. Otherwise, PROCEED.
3. If the proposed acquisition/rehabilitation involves a multifamily residence over 50 years old, or exterior work on any structure over 50 years old, then determine (i.e. consultation with the State Historic Preservation Officer-SHPO) whether the building is on, or eligible for inclusion in the National Register of Historic place (NR).
Is the building listed or eligible for NR? ☐ Yes ☒ No
If the building is not eligible, stop; this part is complete. If "Yes", proceed.
4. Determine if the project will have an "effect" on the historic property in consultation with the SHPO, according to 36 CFR Part 800.5.
Will this project have an "effect" on historic properties? ☐ Yes ☒ No
If "No", stop; this part is complete. If "Yes" proceed.
5. Consult with the SHPO to determine if the effect is adverse and to provide the Advisory Council on Historic Preservation (AC) opportunity to comment per 800.6. Whether the effect is adverse or not, the acquisition/rehabilitation loan/grant may not be approved until comments from the AC have been accepted or otherwise resolved. PUBLISH/DISSEMINATE A NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS PER SECTION 58.70, AND DO NOT DRAW DOWN FUNDS UNTIL AFTER HUD ISSUES A REMOVAL OF GRANT CONDITONS (HUD FORM 7015.16).

NOTES:

- 1) Determination/consultation of eligibility for the NR, may be undertaken concurrently with your determination/consultation of effect or no effect and with your determination/consultation of adverse/no adverse effect.
- 2) A jurisdiction's Chief Executive Officer cannot delegate the decision to approve a project in opposition to Advisory Council comment.
- 3) Keep copies of this form, all SHPO and AC correspondence as documentation of compliance with the National Historic Preservation Act.

Part IV TOXIC CHEMICALS AND RADIOACTIVE MATERIALS

1. Does this project involve property acquisition or rehabilitation which increases the number of dwelling units? ☐ Yes ☒ No
If "Yes", proceed. If "No", this part is complete.
2. Is the project site on or near any known hazardous waste sites or a site containing toxic chemicals or radioactive material? ☐ Yes ☒ No

Field Inspection by: Mark Guillory Date: 1/11/11

Source Documentation:

If "No", this part is complete. If "Yes", PROCEED.

3. Gather all pertinent information regarding the hazard —i.e. waste characteristics, quantity, distance to project site, prevailing wind direction, direction of slope, etc. Then contact the Sate Department of Health Services* (in California) for assistance in assessing exposure.

5. Determine whether the undertaking will have adverse effects on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.

() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

Answer will always be "no."

() Yes. If yes, PROCEED.

(X) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

The answer will always be "no." This requirement does not affect Reid Hillview Airport.

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51 Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; deny HUD assistance for this activity.

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

Most Rehab projects will be "no." The only time residential density is increased is if we add a bedroom.

() Yes

(X) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

If we are increasing density, then you must do a visual inspection of the property and surrounding area to see if there is a 100 gallon tank within site.

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Gu y Date: 1 /11

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

To calculate the ASD, go to <http://www.disasterhousing.gov/offices/cpd/environment/asdcalculator.cfm>

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

Describe property (e.g., one-story, SFD, 3br, 2ba, 1500 sq. ft. on 4000 sq. ft. lot)

Single family home, one story, 1495 sq.ft. living space, 58 x 107 lot

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

Typically "no."

(X) No, proceed.

() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

Typically "no."

(X) No, proceed.

() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

Typically "no."

(X) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

Typically "yes."

(X) Yes, according to toxic site database research and field observations

() No, the following toxic or hazardous conditions must be mitigated during implementation: _____

____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

() No, hazardous exposure or risk will not be mitigated; Deny HUD Assistance for this activity.

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

Always "yes."

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(X) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

Typically "no." You must show compliance by going to <https://hazards.fema.gov/femaportal/wps/portal> to print flood information and map. Input address, click "proceed to map viewer". Click e-z i button to print summary, then click on e-z button with the printer icon to print the map. Write in required information.

(X) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085C0401H

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

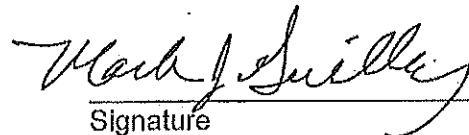
PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

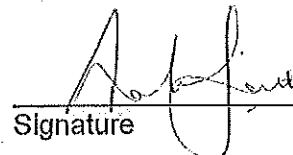
() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Guillory, Inspector, San Jose Housing
Preparer Name, Title and Agency

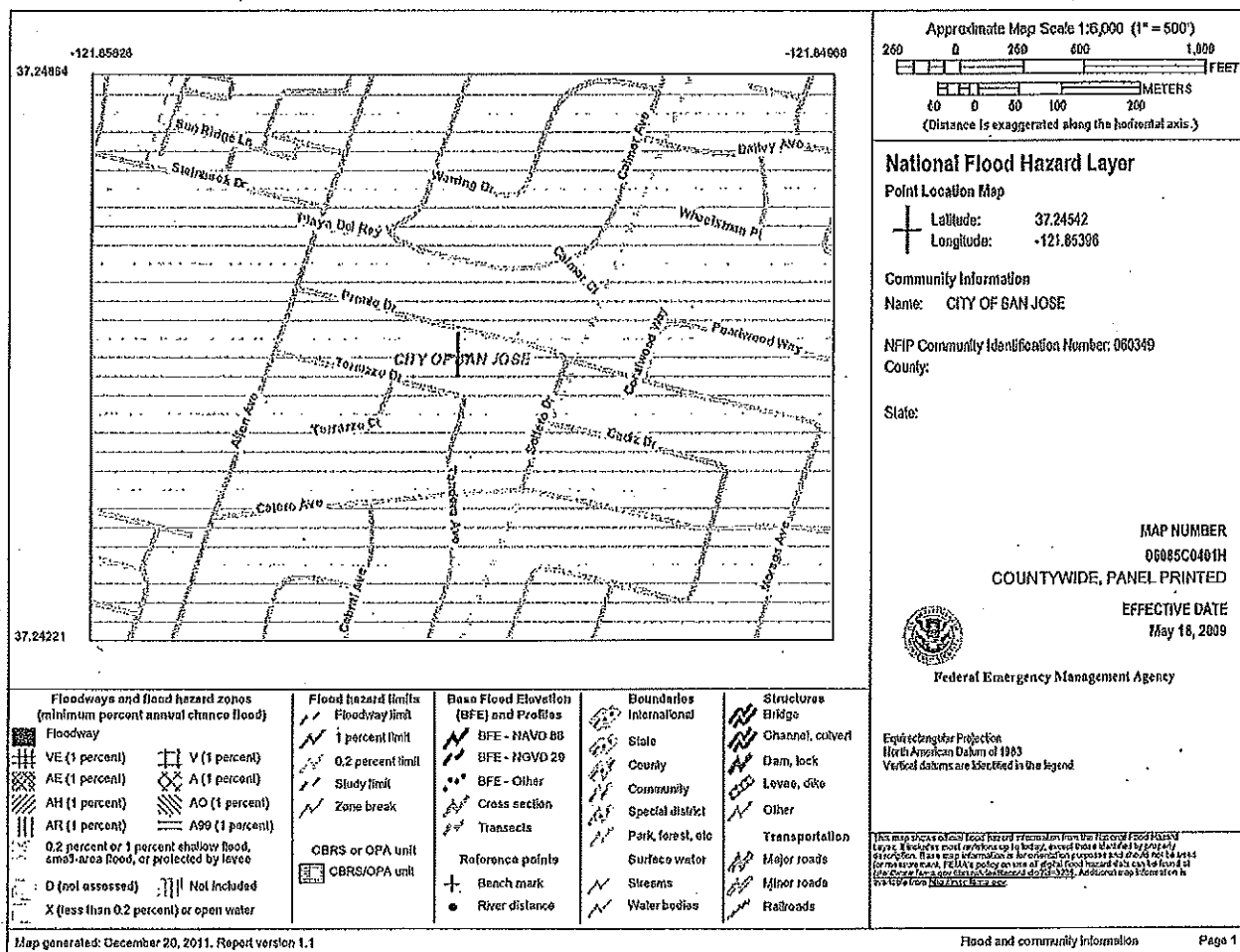

Signature

12/20/11
Date

RAHIL BUTT, ANALYST, CITY OF SAN JOSE, HOUSING
Responsible Entity Official Name, Title and Agency


Signature

12/22/11
Date



06085C0401H



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000030185

Client Info**Borrower Info**

Client:	CITY OF SAN JOSE	First:	SANTOS
Project:	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle:	
City:	SAN JOSE	Last:	HERNANDEZ
State:	CA Zip Code 95113	Co-Borrower:	
Tax ID:		Address:	14100 CANDLER AVENUE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95127-
		Phone:	408-251-9152
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	09/29/2011	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	09/21/2011
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	09/30/2026	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address: 14100 CANDLER AVENUE
 City: SAN JOSE
 State: CA Zip Code: 95127-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	2-11-026
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

| © 2012 AmeriNational Community Services, Inc.

SANTOS HERNANDEZ

Z-11-019

STATUTORY WORKSHEET

[HUD Region IX Recommended Format - Revised 2011 - previous versions are obsolete]

Use this worksheet only for projects that are Categorically Excluded per 24 CFR Section 58.35(a).

(Note: Compliance with the laws and statutes listed at 24 CFR §58.6 must also be documented).

24 CFR §58.5 STATUTES, EXECUTIVE ORDERS & REGULATIONS

PROJECT NAME and DESCRIPTION - Include all contemplated actions that logically are either geographically or functionally part of the project:

14100 Candler Ave., San Jose, CA 95127

Convert flat roof to pitched roof; remove garage conversion; replace windows; exterior paint, replace furnace; rehab hall bath; other repair work.

This proposal is determined to be categorically excluded according to: 24 CFR Section 58.35 (a) 3i

DIRECTIONS - Write "A" in the Status Column when the proposal, by its scope and nature, requires no mitigation or formal consultation in order to be in compliance with the related laws and regulations; OR write "B" if the project triggers formal compliance consultation procedures with the oversight agency, or requires mitigation. Regardless of whether "A" or "B" is noted, the compliance determination must be recorded and credible, traceable and supportive source documentation must be supplied. (Refer to the "Statutory Worksheet Instructions".)

Compliance Factors:

Statutes, Executive Orders, and
Regulations listed at 24 CFR §58.5

Status
A/B

Compliance Determination & Documentation

Historic Preservation [36 CFR Part 800]	A	Property is 56 years old, not on Historic Register or eligible for inclusion. <i>See Realquest property report attached.</i>
Floodplain Management [24 CFR 55, Executive Order 11988]	A	Property is located in a Special Hazard Flood Zone. <i>See National Flood Hazard Report. Homeowner has flood insurance on file.</i>
Wetland Protection [Executive Order 11990]	A	Project not in or around wetlands.
Coastal Zone Management Act [Sections 307(c), (d)]	A	Property not near a Coastal Zone.
Sole Source Aquifers [40 CFR 149]	A	Property on or near a Sole Source Aquifer.
Endangered Species Act [50 CFR 402]	A	Project does not threaten species or habitat.
Wild and Scenic Rivers Act [Sec. 7(b)(c)]	A	Property not located near Wild & Scenic river.
Clean Air Act - [Sections 176(c), (d), and 40 CFR 6, 51, 93]	A	Project is rehabilitation of an existing single-family home.
Farmland Protection Policy Act [7 CFR 658]	A	Property not located in prime farmland per map ftp://ftp.consrv.ca.gov/pub/dlrp/FMMP/pdf/2010/sci10.pdf
Environmental Justice [Exec. Order 12898]	A	Project is rehabilitation of an existing single-family home; not new construction.
Noise Abatement and Control [24 CFR 51B]	A	Project is rehabilitation of an existing single-family home; not new construction.
Explosive & Flammable Operations [24 CFR 51C]	A	Property not located within a mile of any hazardous industrial operations or 100gal tank.
Hazardous, Toxic or Radioactive Materials & Substances [24 CFR 58.5(i)(2)]	A	Property located in an existing residential zone.
Airport Clear Zones and Accident Potential Zones [24 CFR 51D]	A	San Jose does not have homes in the Airport Clear Zone or Accident Potential Zones.

DETERMINATION:

- (X) This project converts to EXEMPT, per Section 58.34(a)(12), because it does not require any mitigation for compliance with any listed statutes or authorities, nor requires any formal permit or license (Status "A" has been determined in the status column for all authorities); Funds may be committed and drawn down for this (now) EXEMPT project; OR
- () This project cannot convert to Exempt status because one or more statutes or authorities require formal consultation or mitigation. Complete consultation/mitigation protocol requirements, publish NOI/RROF and obtain Authority to Use Grant Funds (HUD 7015.16) per Section 58.70 and 58.71 before committing or drawing down funds; OR
- () The unusual circumstances of this project may result in a significant environmental impact. This project requires preparation of an Environmental Assessment (EA). Prepare the EA according to 24 CFR Part 58 Subpart E.

PREPARER SIGNATURE: _____

DATE: _____

PREPARER NAME, COMPANY: _____

Mark Ruffing, Housing Dept, City of San Jose

RESPONSIBLE ENTITY AGENCY OFFICIAL / SIGNATURE: _____

NAME, TITLE: ERIC L. CALLEJA, DEVELOPMENT OFFICER -- GRANT MANAGER

DATE: _____

National Flood Hazard Layer Point Location Report



FEMA

Point Location

Latitude: 37.35329

Longitude: -121.81287

(North American Datum of 1983)

14100 Canyon Ave.

Community

Community Name:

CITY OF SAN JOSE

NFIP Community Identification Number:

060349

County:

State:

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/thm/fq_gen13.shtm

Zone:

AO

Is this Zone a Special Flood Hazard Area (SFHA)?

Yes

Base Flood Depth:

1 FEET

Is this location a floodway?

No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfpkeywords/cbrs.shtm>

National Flood Insurance Program (NFIP) Map

Map Panel Number:

06085C0252H

Effective or Revised Date:

May 18, 2009

Panel Type:

COUNTYWIDE, PANEL PRINTED

Initial FIRM Date:

August 2, 1982

Date of FIRM Index Map:

May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Letter(s) of Map Revision (LOMRs)

No LOMRs at this location.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked.

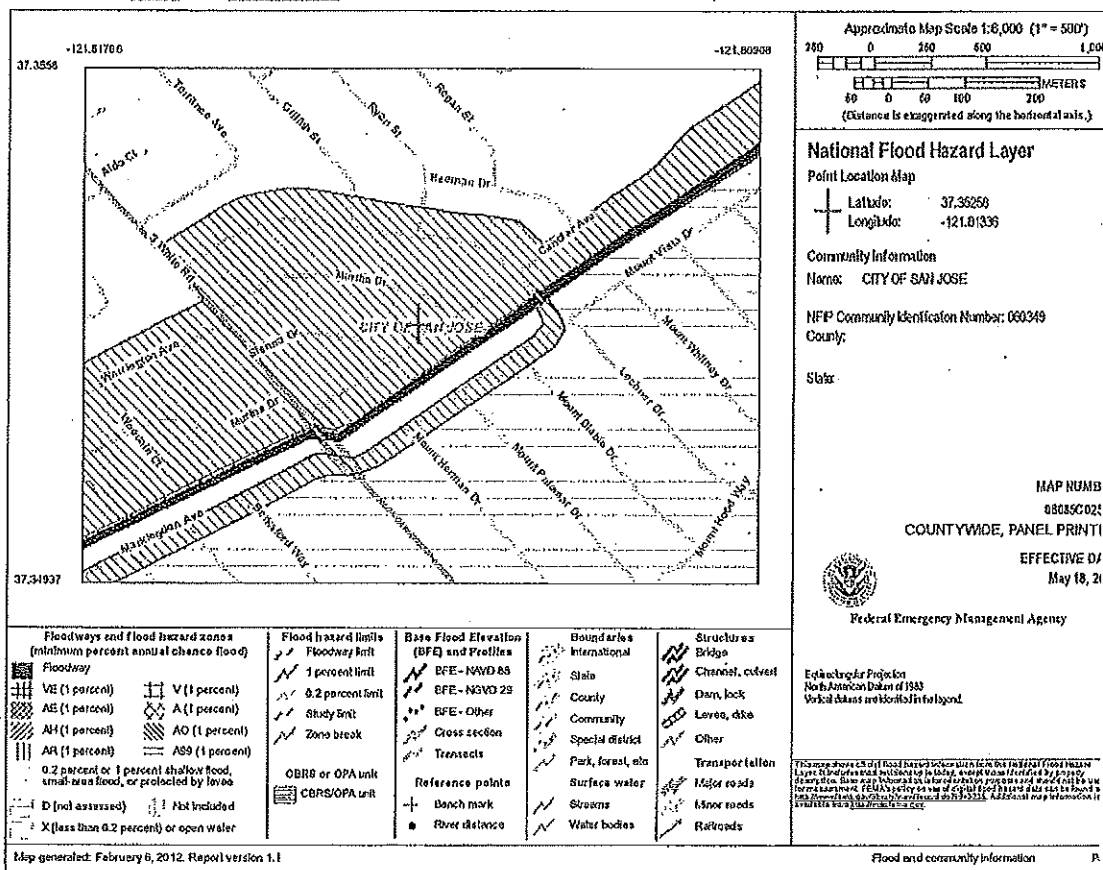
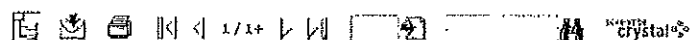
If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: February 6, 2012. Report version: 1.0





LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000030186

Client Info**Borrower Info**

Client: CITY OF SAN JOSE
 Project: REHAB- OWN OCCUP. (441) CDBG
 DEF.
 City: SAN JOSE
 State: CA Zip Code 95113-
 Tax ID:
 Main/Sub Account:
 Total Payment Amount:

First: MARY
 Middle:
 Last: GALLARDO
 Co-Borrower:
 Address: 723 PRONTO DRIVE
 City: SAN JOSE
 State: CA Zip Code : 95123-
 Phone: 408-226-1683
 Tax ID: On File
 Co-Borr.
 Tax ID:

Contract Fields

Date Opened	09/29/2011	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	09/09/2011
30 Day Int?	INT 365	Full Payment Aml.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	09/30/2026	Late Charge ARJ	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address: 723 PRONTO DRIVE
 City: SAN JOSE
 State: CA Zip Code: 95123-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-11-020
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |



© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Mary Gallardo

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 723 Pronto Drive San Jose, CA 95123

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?
Check "yes" if property is less than 50 years old.
Check "yes" if property is more than 50 years old AND the scope of work is limited to items in Attachment A of SHPO agreement.
Check "no" if property is more than 50 years old AND the scope of work is NOT limited to items in Attachment A of SHPO agreement. Proceed to step 2.
(X) Yes. If yes, note date of programmatic agreement (**February 28, 1996**) document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?
This question is for municipalities that do not have a Programmatic Agreement; however, if you answered "no" to #1, record the age of the construction year of the building and attach a scope of work and answer "no."
() Yes. If "yes", record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?
If we want to proceed with this project, we will need to forward pictures, scope, property information, etc. to SHPO to make a determination.
() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?
() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.

Part V EXPLOSIVE & FLAMMABLE OPERATIONS

1. Will this proposed acquisition/rehabilitation project increase residential density? ☐ Yes ☒ No
2. Will this acquisition/rehabilitation cause a vacant building to become physically or legally habitable? ☐ Yes ☒ No

If "No" was checked for both questions, STOP HERE. This part is complete. If at least one question was checked "Yes", proceed.

3. Is this proposed rehabilitation within 1 mile of an explosive or flammable operation? (above ground tank with a capacity of more than 100 gallons of explosive or flammable materials) ☐ Yes ☒ No

Field Inspection by: Mark Guillory Date: 1/11/11

If "No" to #3, STOP HERE. This part is complete. But if "Yes", PROCEED

4. Using HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the Acceptable Separation Distance (ASD) is _____ feet. Note: The applicable ASD (Appendix F for Thermal Radiation or Appendix G for Blast Overpressure) is the one prescribing the greater separation distance.

The project is located at or beyond the ASD, ☐ Yes ☐ No If "Yes", stop here; this part is complete.

If not ☐ DENY PROJECT APPROVAL

Or ☐ APPROVE subject to the following mitigation measures according to 24 CFR 51.205.

IF PROJECT IS APPROVED WITH MITIGATION, PUBLISH/DISSEMINATE A NOTICE OF INTENT TO REQUEST RELEASE OF FUNDS. PER SECTION 58.70, AND DO NOT DRAW DOWN FUNDS UNTIL AFTER HUD ISSUES A REMOVAL OF GRANT CONDITIONS (HUD FORM 7015.16). *See 24 CFR 51C, Appendices I and II.

Part VI AIRPORT CLEAR ZONES

1. Does this project involve the purchase, sale or substantial rehabilitation of existing property? ☐ Yes ☒ No If "No", stop here, this part is complete. If "Yes", proceed.
2. Is the property located in the Clear Zone (CZ) or Accident Potential Zone (APZ) of a military airfield, or in the Runway Clear Zone (RCZ) of a commercial civil airport? ☐ Yes ☐ No
Source Documentation: FAA Map. If "No" stop here; this part is complete. If "Yes", proceed
3. Does this project involve only the purchase or sale of property in a CZ or RCZ without substantial rehabilitation? ☐ Yes ☐ No
If "Yes", advise the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. OBTAIN A STATEMENT, SIGNED BY THE BUYER, ACKNOWLEDGING RECEIPT OF THIS INFORMATION AND ATTACH IT TO THIS APPENDIX. This does not apply to APZs. If "No", proceed.
4. Is this project located in a RCZ or CZ? ☐ Yes ☐ No If "Yes", DENY APPROVAL TO THIS PROJECT. If "No", proceed.
5. Does this residential project in an APZ change the use of a facility or increase the number of people at the site? ☐ Yes ☐ No If "No", the project may be approved after obtaining the same documentation as in number 3 above. If "Yes", DENY APPROVAL TO THIS PROJECT.

Preparer: Mark Guillory  Date of completion: 1/11/11



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000051913

Client Info

Borrower Info

Client: CITY OF SAN JOSE
Project: REHAB- OWN OCCUP. (441) CDBG
DEF.
City: SAN JOSE
State: CA Zip Code 95113-
Tax ID:
Main/Sub Account:
Total Payment Amount:

First: OSMAN
Middle:
Last: GUYEN
Co-Borrower: MARY OSMAN
Address: 10336 SINGLETON
ROAD
City: SAN JOSE
State: CA Zip Code : 95111-
Phone: 408-226-1213
Tax ID: On File
Co-Borr.
Tax ID:

Contract Fields

Date Opened	12/29/2011	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$16,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	12/21/2011
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Parlo.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	12/31/2026	Late Charge AAJ	\$0.00		
Coll. Status	POST	Late Charge Days	15		

Property Information

Address: 10336 SINGLETON ROAD
City: SAN JOSE
State: CA Zip Code: 95111-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$16,000.00	Reference	Z-11-030
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
Please contact AmeriNational representatives for payoff information.
Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |



© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this **Appendix A** review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 10336 Singleton Rd., San Jose, CA 95111

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

(☒) Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
(☐) No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or will involve only interior rehabilitation with no visible changes to the exterior of the structure?

(☒) Yes. If Yes, record date of building construction 1951____, age: 61____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete
(☐) No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

(☐) Yes. If Yes, PROCEED.
(☐) No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

(☐) Yes. Enclose documentation and stop here. Section 106 review is complete.
(☐) No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

(☐) Yes. If "yes", PROCEED.
(☐) No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

Building and unit Address: 10336 Singleton Rd., San Jose, CA 95111

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address: 10336 Singleton Rd., San Jose, CA 95111

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 5 bedroom, 3 bath, approx. 2846 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

(x) No, proceed.

() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

(x) No, proceed.

() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

(x) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

(x) Yes, according to toxic site database research and field observations

() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____. (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

() No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085c0262h, 5/18/09 **STOP HERE;** compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

_____, PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

(j) Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Preparer Name, Title and Agency
Mark Ruffing, Building Rehab Inspector, SJ Housing

MPB

Signature

3/2/12

Date _____

Eric L. Calleja, Development Officer, Housing Dept
Responsible Entity Official Name, Title and Agency

Shelly

Signature

3/2/12

Date _____

National Flood Hazard Layer Point Location Report



FEMA

Point Location

Latitude: 37.28789 Longitude: -121.84192 (North American Datum of 1983)

Community

Community Name: CITY OF SAN JOSE
 NFIP Community Identification Number: 060349
 County:
 State:

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/fhm/fq_gen13.shtml

Zone: D
 Is this Zone a Special Flood Hazard Area (SFHA)? No
 Is this location a floodway? No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtml>

National Flood Insurance Program (NFIP) Map

Map Panel Number: 06085C0262H
 Effective or Revised Date: May 18, 2009
 Panel Type: COUNTYWIDE, PANEL PRINTED
 Initial FIRM Date: August 2, 1982
 Date of FIRM Index Map: May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Letter(s) of Map Revision (LOMRs)

No LOMRs at this location.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked.

If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

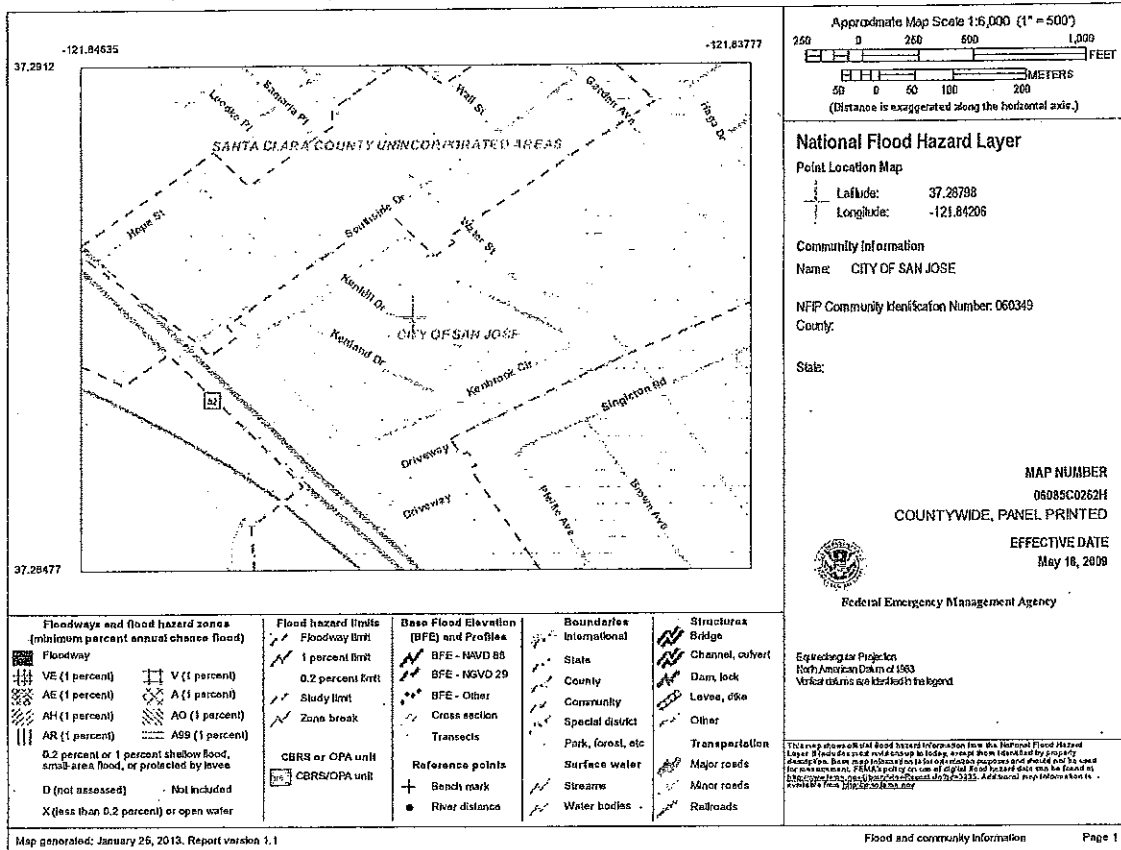
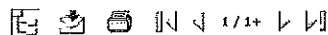
The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.

For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: January 25, 2013. Report version: 1.0





LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000052063

Client Info

Borrower Info

Client :	CITY OF SAN JOSE	First :	RICARDO
Project :	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle :	
City :	SAN JOSE	Last :	VIZCARRA
State :	CA Zip Code : 95113-	Co-Borrower :	ERICA RAMIREZ
Tax ID :		Address :	863 N. 12TH STREET
Main/Sub Account :		City :	SAN JOSE
Total Payment Amount :		State :	CA Zip Code : 95112-
		Phone :	408-644-1804
		Tax ID :	On File
		Co-Borr.	
		Tax ID :	

Contract Fields

Date Opened	01/20/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	12/15/2011
30 Day Int?	INT 365	Full Payment Aml.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	01/01/2027	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 863 N. 12TH STREET
 City : SAN JOSE
 State : CA Zip Code : 95112-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-11-021
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

© 2012 AmeriNational Community Services, Inc.



Ricardo Vizcarra
U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 863 N. 12th St., San Jose, CA 95112

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?
☒ (x) Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
☐ () No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?
☒ (x) Yes. If Yes, record date of building construction 1910____, age: 102____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete
☐ () No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?
☐ () Yes. If Yes, PROCEED.
☐ () No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?
☐ () Yes. Enclose documentation and stop here. Section 106 review is complete.
☐ () No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?
☐ () Yes. If "yes", PROCEED.
☐ () No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

- () Yes, **STOP HERE**; the project complies with 24 CFR 51C.
() No, **Deny HUD assistance**, or
() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out:

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 2 bedrooms, 1 bath, approx. 625 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

- (x) No, proceed.
() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?
 (x) No, proceed.
 () Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

- (x) No; cite databases and proceed. <http://www.epa.gov/emeftdata/em4ef.home>
() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

- (x) Yes, according to toxic site database research and field observations
() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

- () No, hazardous exposure or risk will not be mitigated; Deny HUD Assistance for this activity.

Building and unit Address: 863 N. 12th St., San Jose, CA 95112

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; deny HUD assistance for this activity.

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(X) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

(x) No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Ruffing Date: 2/28/12

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address: 863 N. 12th St., San Jose, CA 95112

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

- () No; flood insurance is not required. **STOP HERE**; compliance is established.
(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

- (x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085c0232h, 5/18/09

STOP HERE; compliance is established.

- () Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)


PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

- () Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

- () No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency

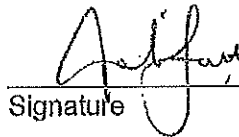


Signature

4/6/11

Date

Rahil Butt, Analyst, City of San Jose, Housing Dept.
Responsible Entity Official Name, Title and Agency



Signature

10/19/12

Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000052327

Client Info

Borrower Info

Client:	CITY OF SAN JOSE	First:	TYSON
Project:	REHAB-OWN OCCUP. (441) CDBG DEF.	Middle:	
City:	SAN JOSE	Last:	COWAN
State:	CA Zip Code 95113-	Co-Borrower:	CHERYL COWAN
Tax ID:		Address:	1149 ROY AVENUE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95125-
		Phone:	408-513-5559
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	02/13/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$16,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	11/04/2011
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	12/01/2026	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address: 1149 ROY AVENUE
 City: SAN JOSE
 State: CA Zip Code: 95125-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$16,000.00	Reference	Z-11-023
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |



© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Tyson C. Cuman

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 1149 Roy Ave., San Jose, CA 95125

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

☒ Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
☐ No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

☐ Yes. If Yes, record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
☐ No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

☐ Yes. If Yes, PROCEED.
☐ No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

☐ Yes. Enclose documentation and stop here. Section 106 review is complete.
☐ No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

☐ Yes. If "yes", PROCEED.
☐ No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field Inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

- () Yes, **STOP HERE**; the project complies with 24 CFR 51C.
() No, **Deny HUD assistance**, or
() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out:

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 2 bedroom, 1bath, approx. 927 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

- (x) No, proceed.
() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

- (x) No, proceed.
() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

- (x) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>
 () Yes; cite databases, describe and proceed.

5. **Determination.** Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

- (x) Yes, according to toxic site database research and field observations
() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

- () No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood Insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085c0242h, 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

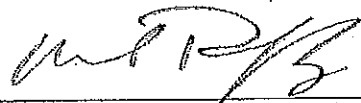
PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

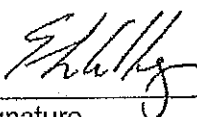
() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency

 5/11/11
Signature Date

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency

 10/12/12
Signature Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000052492

Client Info

Borrower Info

Client :	CITY OF SAN JOSE	First :	GLORIA
Project :	REHAB-OWN OCCUP. (441) CDBG DEF.	Middle :	
City :	SAN JOSE	Last :	SOLORIO
State :	CA Zip Code 95113	Co-Borrower :	
Tax ID :		Address :	760 HARDING AVENUE
Main/Sub Account :		City :	SAN JOSE
Total Payment Amount :		State :	CA Zip Code : 95126
		Phone :	408-857-7747
		Tax ID :	On File
		Co-Borr.	
		Tax ID :	

Contract Fields

Date Opened	03/03/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	02/09/2012
30 Day Int?	INT 365	Full Payment Aml.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	N
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	N
Maturity Date	02/28/2027	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 750 HARDING AVENUE
 City : SAN JOSE
 State : CA Zip Code : 95126

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-11-022
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Gloria Saloria

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 750 Harding Ave. San Jose, CA 95126

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

(X) Yes. If yes, note date of programmatic agreement (**February 28, 1996**) document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

() Yes. If "yes", record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(X) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(X) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Guillory Date: 7/26/2011

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

_____ Single family home, one story, 1438 sq.ft. living space, 49 x 125 lot

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

(X) No, proceed.

() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

(X) No, proceed.

() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

(X) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

(X) Yes, according to toxic site database research and field observations

() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

() No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of **flood insurance** for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(X) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

to <https://hazards.fema.gov/femaportal/wps/portal> to print

(X) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085C0233H

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

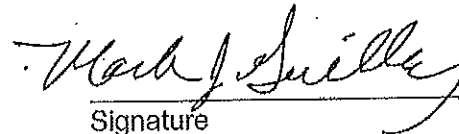
PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, **HUD assistance may not be provided for this property in the Special Flood Hazards Area.**

Mark Guillory, Inspector, San Jose Housing
Preparer Name, Title and Agency


Signature

7/26/11
Date

Eric L. Calleja, Dev. Officer, San José Housing
Responsible Entity Official Name, Title and Agency


Signature

7/26/12
Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000052497

Client Info

Borrower Info

Client:	CITY OF SAN JOSE	First:	DIANNE
Project:	REHAB-OWN OCCUP. (441) CDBG DEF.	Middle:	K
City:	SAN JOSE	Last:	THOMPSON
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	2706 AGUA VISTA DRIVE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95132-
		Phone:	408-729-8677
		Tax ID:	On File
		Co-Borr:	
		Tax ID:	

Contract Fields

Date Opened	03/06/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$40,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	02/21/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	02/28/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2706 AGUA VISTA DRIVE
 City : SAN JOSE
 State : CA Zip Code : 95132-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$40,000.00	Reference	Z-11-028
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |



| © 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Diane Thompson

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 2705 Agua Vista Dr., San Jose, CA 95132

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (SHPO) or Tribal Historic Preservation Officer (THPO) and/or the Advisory Council on Historic Preservation?

(x) Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old or will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

(x) Yes. If Yes, record date of building construction **1967**, age: **45** years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate SHPO/THPO - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address: 2705 Agua Vista Dr., San Jose, CA 95132

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

- () Yes, **STOP HERE**; the project complies with 24 CFR 51C.
() No, **Deny HUD assistance**, or
() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____
-

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 3 bedrooms, 2 baths, approx. 1478 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

- (x) No, proceed.
() Yes, describe and proceed
-

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

- (x) No, proceed.
() Yes, describe and proceed
-

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

- (x) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>
() Yes; cite databases, describe and proceed.
-

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

- (x) Yes, according to toxic site database research and field observations.
() No, the following toxic or hazardous conditions must be mitigated during implementation: _____
-

(Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

- () No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

Building and unit Address: 2705 Agua Vista Dr., San Jose, CA 95132

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE;** compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085c0088h, 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency



Signature

9/27/11

Date

Rahil Butt, Analyst, City of San Jose, Housing Dept
Responsible Entity Official Name, Title and Agency



Signature

10/22/12

Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000052516

Client Info

Borrower Info

Client: CITY OF SAN JOSE
 Project: REHAB- OWN OCCUP. (441) CDBG DEF.
 City: SAN JOSE
 State: CA Zip Code 95113-
 Tax ID:
 Main/Sub Account:
 Total Payment Amount:

First: LOUISE
 Middle: F
 Last: FREDRIKSZ
 Co-Borrower: RUDOLF B FREDRIKSZ
 Address: 2455 ELKINS WAY
 City: SAN JOSE
 State: CA Zip Code : 95121-
 Phone: 408-238-8850
 Tax ID: On File
 Co-Borr.
 Tax ID:

Contract Fields

Date Opened	03/12/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$40,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	02/13/2012
30 Day Int?	INT 385	Full Payment Amt.	\$0.00	ACH Partio.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	MONTHLY	Tax Monitoring	Y
Maturity Date	02/28/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2455 ELKINS WAY
 City : SAN JOSE
 State : CA Zip Code : 95121-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$40,000.00	Reference	Z-11-029
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience



© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Laurie Frednksz

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid RER (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 2455 Elkins Way, San Jose, CA 95122

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (SHPO) or Tribal Historic Preservation Officer (THPO) and/or the Advisory Council on Historic Preservation?

(x) Yes. If yes, note date of programmatic agreement February 28, 1996 document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

(x) Yes. If Yes, record date of building construction 1965, age: 47 years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5; in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person the decision to approve a project in opposition to Advisory Council comment.**

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: *Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool.* If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.

Record distance from the project to the flammable/explosives container: _____ feet.

- () Yes, **STOP HERE**; the project complies with 24 CFR 51C.
() No, **Deny HUD assistance**, or
() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205-
are carried out;

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 4 bedrooms, 2 baths, approx. 1203 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

- (x) No, proceed.
() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?
 (x) No, proceed.
 () Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?
- (x) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>
- () Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?
- (x) Yes, according to toxic site database research and field observations
- () No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

- () No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085c0266h, 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

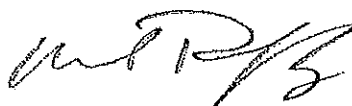
PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes- Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency

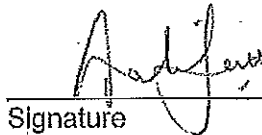


Signature

9/22/11

Date

Rahil Butt, Analyst, City of San Jose, Housing Dept
Responsible Entity Official Name, Title and Agency



Signature

10/22/12

Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053478

Client Info**Borrower Info**

Client:	CITY OF SAN JOSE	First:	MARTIN
Project:	REHAB-OWN OCCUP. (441) CDBG DEF.	Middle:	WILLIAM
City:	SAN JOSE	Last:	SCARPACE
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	2689 LANSFORD AVENUE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95125-
		Phone:	408-269-1467
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	04/25/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$40,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	03/21/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	03/21/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2689 LANSFORD AVENUE
 City : SAN JOSE
 State : CA Zip Code : 95125-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$40,000.00	Reference	Z-12-003
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Martin Scarpace

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 2689 Lansford Ave. San Jose CA 95125

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

(X) Yes. If yes, note date of programmatic agreement (**February 28, 1996**) document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

() Yes. If "yes", record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(X) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(X) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Guillory Date: 5/8/2012

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

_____ Single family home, one story, 1863 sq. ft. living space, 84 x 107 lot

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

(X) No, proceed.

() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

(X) No, proceed.

() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

(X) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

(X) Yes, according to toxic site database research and field observations

() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

() No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of **flood insurance** for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

() No; flood insurance is not required. **STOP HERE**; compliance is established.
(X) Yes; proceed.

Zone D, 06085C0244H **STOP HERE;** compliance is established.
() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Preparer Name, Title and Agency Mark Guillory, Inspector, San Jose Housing

Mark J. Sullivan 5/8/2012
Signature Date

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency

Signature E. H. H. Date 8/13/2012



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053520

Client Info**Borrower Info**

Client: CITY OF SAN JOSE
 Project: REHAB- OWN OCCUP. (441) CDBG DEF.
 City: SAN JOSE
 State: CA Zip Code 95119-
 Tax ID:
 Main/Sub Account:
 Total Payment Amount:

First: WING
 Middle: YIP
 Last: LAM
 Co-Borrower: MAY FONG POON DE LAM
 Address: 6924 BURNINGTREE COURT
 City: SAN JOSE
 State: CA Zip Code : 95119-
 Phone: 408-578-4254
 Tax ID: On File
 Co-Borr.
 Tax ID:

Contract Fields

Date Opened	05/02/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$40,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	04/09/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	04/30/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address: 6924 BURNINGTREE COURT
 City: SAN JOSE
 State: CA Zip Code: 95119-

Balance Information

Account Status	OPEN	Definq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$40,000.00	Reference	Z-12-001
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Wing Lam

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 6924 Burning Tree Ct. San Jose CA 95119

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

(X) Yes. If yes, note date of programmatic agreement (**February 28, 1996**) document Implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

() Yes. If "yes", record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(X) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(X) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Guillory Date: 1/11/12

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.
-

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2)

1. Field Observations of the property (exterior/interior):

_____ Single family home, one story, 1468 sq.ft. living space, 58 x 102 lot

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

(X) No, proceed.

() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

(X) No, proceed.

() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

(X) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

(X) Yes, according to toxic site database research and field observations

() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

() No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of **flood insurance** for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

- () No; flood insurance is not required. **STOP HERE**; compliance is established.
(X) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?
to <https://hazards.fema.gov/femaportal/wps/portal> to print

(X) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085C0407H 9/13/12

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, **HUD assistance may not be provided for this property in the Special Flood Hazards Area.**

Mark Guillory, Inspector, San Jose Housing
Preparer Name, Title and Agency


Signature

1/11/2012
Date

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency


Signature

9/13/2012
Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053521

Client Info

Borrower Info

Client:	CITY OF SAN JOSE	First:	JANICE
Project:	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle:	T
City:	SAN JOSE	Last:	THOMAS
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	6298 SPONSON LANE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code 95123-
		Phone:	408-239-9216
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	05/02/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$95,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	3.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date	05/01/2013	Borrower Fee	\$0.00	Loan Note Date	04/23/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	04/30/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

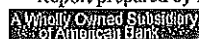
Address : 6298 SPONSON LANE
 City : SAN JOSE
 State : CA Zip Code : 95123-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	05/01/2013
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$95,000.00	Reference	H-12-002
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |



© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Janice Thomas

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid RER (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 6298 Sponson Ln., San Jose, CA 95123

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid programmatic agreement among the responsible entity, the State Historic Preservation Officer (SHPO) or Tribal Historic Preservation Officer (THPO) and/or the Advisory Council on Historic Preservation?

(x) Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or will involve only interior rehabilitation with no visible changes to the exterior of the structure?
() Yes. If Yes, record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate SHPO/THPO - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?
() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether historic properties are affected per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?
() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. Determine whether the undertaking will have adverse effects on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?
() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

Building and unit Address:

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person the decision to approve a project in opposition to Advisory Council comment.**

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.

Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address:

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2)

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

(x) No, proceed.

() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

(x) No, proceed.

() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

(x) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

(x) Yes, according to toxic site database research and field observations

() No, the following toxic or hazardous conditions must be mitigated during implementation:

(Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

() No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

Building and unit Address: _____

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost), or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE;** compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085C0406H, 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

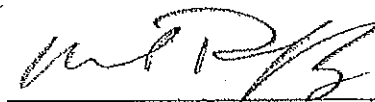
PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?


() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency


Signature 1/10/12
Date

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency


Signature 10/10/12
Date

National Flood Hazard Layer Point Location Report



FEMA

Point Location

Latitude: 37.23165 Longitude: -121.80539 (North American Datum of 1983)

Community

Community Name: CITY OF SAN JOSE
NFIP Community Identification Number: 060349
County:
State:

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/fhm/fq_gen13.shtm

Zone: D
Is this Zone a Special Flood Hazard Area (SFHA)? No
Is this location a floodway? No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfpkeywords/cbrs.shtm>

National Flood Insurance Program (NFIP) Map

Map Panel Number: 06085C0406H
Effective or Revised Date: May 18, 2009
Panel Type: COUNTYWIDE, PANEL PRINTED
Initial FIRM Date: August 2, 1982
Date of FIRM Index Map: May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Letter(s) of Map Revision (LOMRs)

No LOMRs at this location.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked:

If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

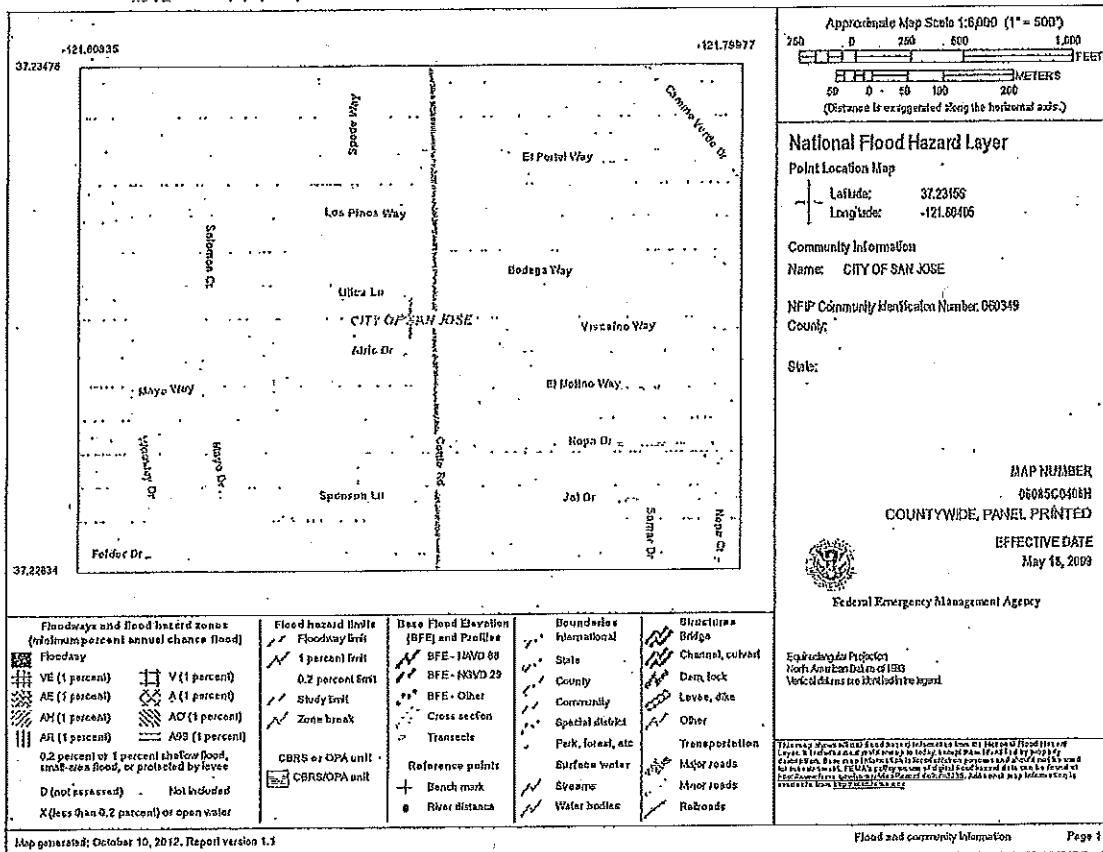
Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.

For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: October 10, 2012. Report version: 1.0

Crystal





LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956
 Client Info

Account: 1000053523
 Borrower Info

Client:	CITY OF SAN JOSE	First:	JOSEPHINE
Project:	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle:	V
City:	SAN JOSE	Last:	PENA
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	2842 BURDICK WAY
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95148-
		Phone:	408-270-3340
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	05/02/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	04/18/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	N
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	N
Maturity Date	04/30/2027	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2842 BURDICK WAY
 City : SAN JOSE
 State : CA Zip Code : 95148-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-12-006
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Josephine Pena

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 2842 Burdick Way, San Jose, CA 95148

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

(x) Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or will involve only interior rehabilitation with no visible changes to the exterior of the structure?

() Yes. If Yes, record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person the decision to approve a project in opposition to Advisory Council comment.**

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address: 2842 Burdick Way, San Jose, CA 95148

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is ____ ft. and the ASD for blast overpressure (Appendix G) is ____ ft. The greater ASD is ____ ft. Is the project located beyond the ASD According to Appendices F and G?

☐ Yes, **STOP HERE**; the project complies with 24 CFR 51C.

☐ No, **Deny HUD assistance**, or

☐ **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2)

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 3 bedroom, 2 bath, approx. 1285 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

☒ No, proceed.

☐ Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

☒ No, proceed.

☐ Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

☒ No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

☐ Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

☒ Yes, according to toxic site database research and field observations

☐ No, the following toxic or hazardous conditions must be mitigated during implementation:

_____. (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

☐ No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 0608c0258h, 5/18/09 **STOP HERE**; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)


PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

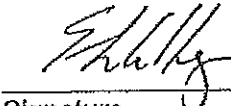
() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency


Signature 2/1/12
Date

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency


Signature 10/12/12
Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053524

Client Info

Borrower Info

Client: CITY OF SAN JOSE
 Project: REHAB-OWN OCCUP. (441) CDBG DEF.
 City: SAN JOSE
 State: CA Zip Code 95113-
 Tax ID:
 Main/Sub Account:
 Total Payment Amount:

First: DUNG
 Middle: THI
 Last: LE
 Co-Borrower:
 Address: 801 WYMAN WAY #1
 City: SAN JOSE
 State: CA Zip Code : 95133-
 Phone: 408-307-3436
 Tax ID: On File
 Co-Borr.
 Tax ID:

Contract Fields

Date Opened	05/02/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	02/04/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	N
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	N
Maturity Date	05/01/2028	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address: 801 WYMAN WAY #1
 City: SAN JOSE
 State: CA Zip Code: 95133-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-12-004
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

DUNG LE
712-004

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this **Appendix A** review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 801 Wyman Way, #1, San Jose, CA 95133

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?
☒ (x) Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
☐ () No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?
☐ () Yes. If Yes, record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
☐ () No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?
☐ () Yes. If Yes, PROCEED.
☐ () No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?
☐ () Yes. Enclose documentation and stop here. Section 106 review is complete.
☐ () No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?
☐ () Yes. If "yes", PROCEED.
☐ () No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). **AND PROCEED.**

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

- Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2)**

- Dilapidated single family attached residence, 2 bedroom, 1 bath, approx. 810 sq feet.

- (x) No, proceed.
() Yes, describe and proceed

- (☒) No, proceed.
(☐) Yes, describe and proceed

- (x) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>
() Yes; cite databases, describe and proceed.

- (x) Yes, according to toxic site database research and field observations
() No, the following toxic or hazardous conditions must be mitigated during implementation:

now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

- ☐ No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 0608c0088h, 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)


PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

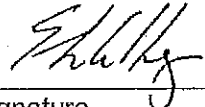
() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency


Signature Date 2/3/12

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency


Signature Date 10/15/12

National Flood Hazard Layer Point Location Report



FEMA

Point Location

Latitude: 37.37908	Longitude: -121.85334	(North American Datum of 1983)
--------------------	-----------------------	--------------------------------

Community

Community Name:	CITY OF SAN JOSE
NFIP Community Identification Number:	060349
County:	
State:	

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/firm/fq_gen13.shtm

Zone:	D
Is this Zone a Special Flood Hazard Area (SFHA)?	No
Is this location a floodway?	No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm>

National Flood Insurance Program (NFIP) Map

Map Panel Number:	06085C0088H
Effective or Revised Date:	May 18, 2009
Panel Type:	COUNTYWIDE, PANEL PRINTED
Initial FIRM Date:	August 2, 1982
Date of FIRM Index Map:	May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Letter(s) of Map Revision (LOMRs)

LOMR Case Number	LOMR Effective Date
97-09-1082P	December 4, 1997

To view or download the LOMR determination documentation please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked.

If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

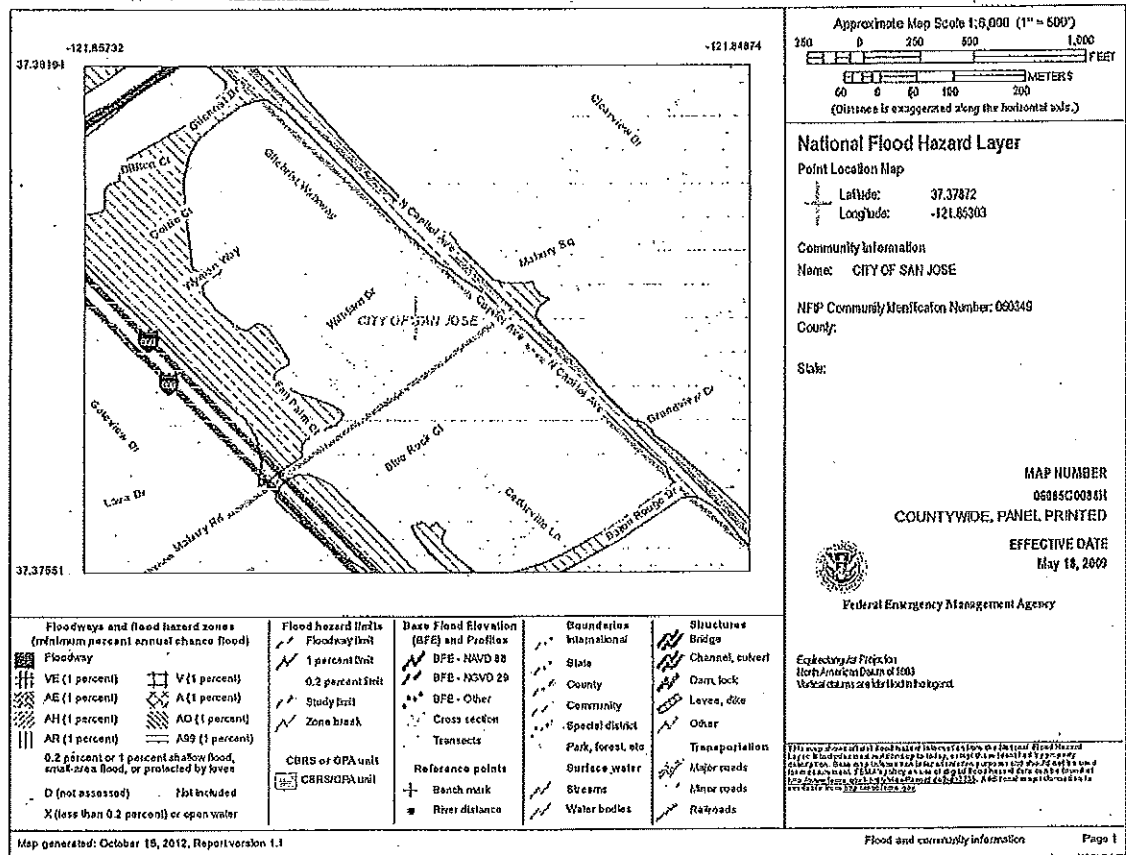
Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.

For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: October 15, 2012. Report version: 1.0

Crystal Reports Viewer



National Flood Hazard Layer Point Location Report



FEMA

Point Location

Latitude: 37.35084 Longitude: -121.81314 (North American Datum of 1983)

Community

Community Name: CITY OF SAN JOSE
 NFIP Community Identification Number: 060349
 County:
 State:

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/fhm/fq_gen13.shtml

Zone: D
 Is this Zone a Special Flood Hazard Area (SFHA)? No
 Is this location a floodway? No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtml>

National Flood Insurance Program (NFIP) Map

Map Panel Number: 06085C0252H
 Effective or Revised Date: May 18, 2009
 Panel Type: COUNTYWIDE, PANEL PRINTED
 Initial FIRM Date: August 2, 1982
 Date of FIRM Index Map: May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Letter(s) of Map Revision (LOMRs)

No LOMRs at this location.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked.

If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.

For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: October 29, 2012, Report version: 1.0



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956
 Client Info

Account: 1000053529
 Borrower Info

Client:	CITY OF SAN JOSE	First:	ELIZABETH
Project:	REHAB-OWN OCCUP, (441) CDBG DEF.	Middle:	
City:	SAN JOSE	Last:	PACHECO
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	540 NORTH 19TH STREET
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95112-
		Phone:	408-271-9096
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	05/02/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$100,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	3.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date	04/30/2013	Borrower Fee	\$0.00	Loan Note Date	04/19/2012
30 Day Int?	INT 365	Full Payment Aml.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	04/30/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 540 NORTH 19TH STREET
 City : SAN JOSE
 State : CA Zip Code : 95112-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	04/30/2013
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$100,000.00	Reference	H-11-003
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Elizabeth Padleco

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid RER (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD-7015.16) for the project.

Building and unit Address: 540 N. 19th St, San Jose, CA 95112

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (SHPO) or Tribal Historic Preservation Officer (THPO) and/or the Advisory Council on Historic Preservation?

(x) Yes. If yes, note date of programmatic agreement February 28, 1996 document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or will involve only interior rehabilitation with no visible changes to the exterior of the structure?

(x) Yes. If Yes, record date of building construction 1938, age: 74 years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate SHPO/THPO - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties** are affected per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

(x) Yes

() No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

(x) No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Ruffing Date: 2/28/12

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address: 540 N. 19th St, San Jose, CA 95112

4. According to HUD Guidebook "Citing of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

☐ Yes, **STOP HERE**; the project complies with 24 CFR 51C.

☐ No, **Deny HUD assistance**, or

☐ **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 3 bedroom, 2 bath, approx. 1126 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

☒ No, proceed.

☐ Yes, describe and proceed _____

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

☒ No, proceed.

☐ Yes, describe and proceed _____

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

☒ No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>

☐ Yes; cite databases, describe and proceed. _____

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

☒ Yes, according to toxic site database research and field observations

☐ No, the following toxic or hazardous conditions must be mitigated during implementation: _____

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

☐ No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 0608c0232h, 5/18/09 **STOP HERE**; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency



Signature

2/28/12

Date

Rahil Butt, Analyst, City of San Jose, Housing Dept.
Responsible Entity Official Name, Title and Agency



Signature

10/17/12

Date

National Flood Hazard Layer Point Location Report



FEMA

Point Location

Latitude: 37.35196 Longitude: -121.87896 (North American Datum of 1983)

Community

Community Name: CITY OF SAN JOSE
NFIP Community Identification Number: 060349
County:
State:

Flood Hazard Zone

For more information about flood hazard zones see http://www.fema.gov/plan/prevent/hm/fq_gen13.shtm

Zone: D
Is this Zone a Special Flood Hazard Area (SFHA)? No
Is this location a floodway? No

Coastal Barrier Resources System (CBRS) or Otherwise Protected Area (OPA) Unit

No CBRS or OPA unit at this location.

For more information about CBRS and OPA units see <http://www.fema.gov/plan/prevent/floodplain/nfipkeywords/cbrs.shtm>

National Flood Insurance Program (NFIP) Map

Map Panel Number: 06085C0232H
Effective or Revised Date: May 18, 2009
Panel Type: COUNTYWIDE, PANEL PRINTED
Initial FIRM Date: August 2, 1982
Date of FIRM Index Map: May 18, 2009

To view the flood hazard map or order the map or flood hazard data please visit FEMA's Map Service Center at <http://msc.fema.gov>.

Letter(s) of Map Revision (LOMRs)

No LOMRs at this location.

Remarks

This report provides information found in the National Flood Hazard Layer for the point location on which you clicked.

If you clicked on a boundary, the system decides the side of the boundary on which to report. If the location in which you are interested is very close to a boundary, use extra care to click on the exact location.

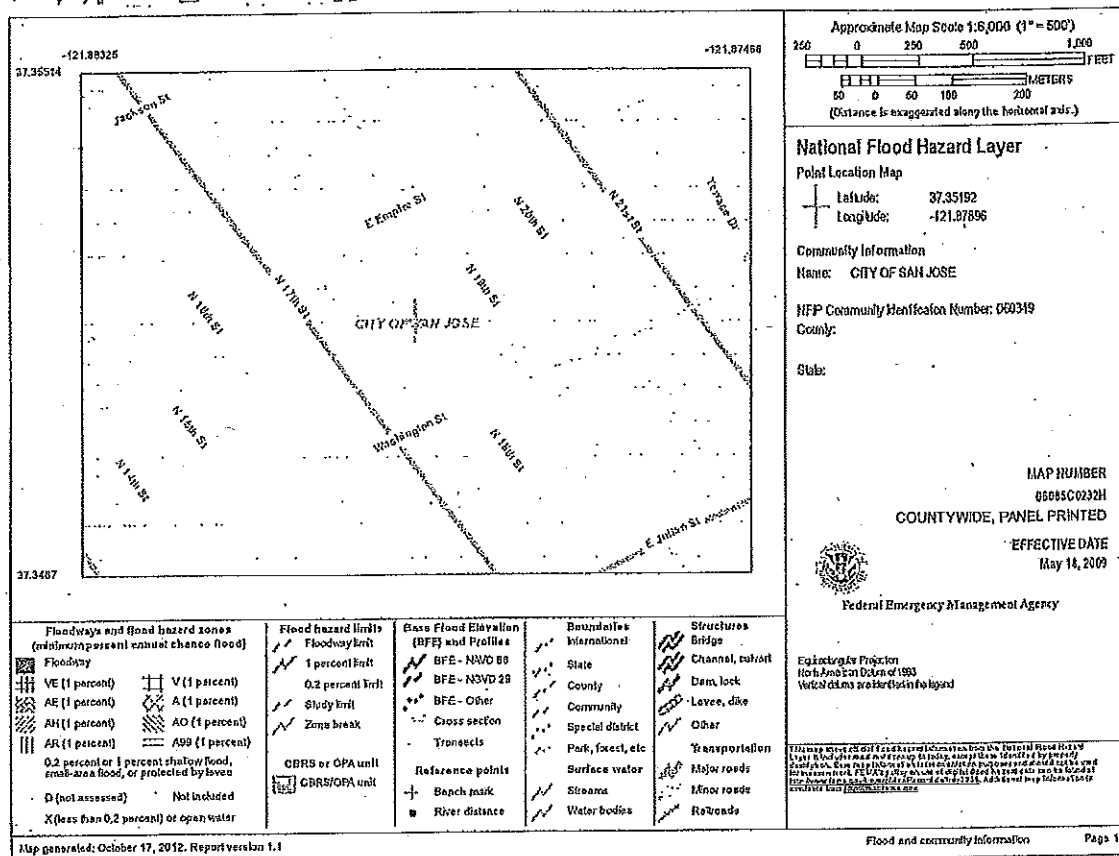
The elevation of your property relative to the Base Flood Elevation (BFE) is the main factor in determining a flood hazard. To validate that a location is outside of a base flood, determine if the elevation of the location is higher than those of nearby Base Flood Elevations.

Flood hazards change gradually with the distance from potential sources of flooding, elevation, and other factors. You always should be aware of nearby areas that have a flood hazard and do not rely solely on flood hazard information for a single location.

For detailed information about Base Flood Elevations and other data, supplement the information on this report by reviewing the National Flood Hazard Layer data or National Flood Insurance Program map, the Flood Insurance Study (FIS) report, and nearby Letters of Map Change (LOMCs) that provide changes to the map and report. These items are available through FEMA's Map Service Center at <http://msc.fema.gov>.

For more information about the National Flood Insurance Program please visit the web site <http://www.fema.gov/business/nfip/>.

Report generated: October 17, 2012. Report version: 1.0





LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053654

Client Info**Borrower Info**

Client:	CITY OF SAN JOSE	First:	FLORENCE
Project:	REHAB-OWN OCCUP. (441) CDBG DEF.	Middle:	ELISABETH
City:	SAN JOSE	Last:	WILLIAMS
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	2083 AMBERWOOD LANE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95132-
		Phone:	408-946-1028
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	05/22/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$95,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	3.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date	08/01/2013	Borrower Fee	\$0.00	Loan Note Date	05/07/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	360	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	06/01/2042	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2083 AMBERWOOD LANE
 City : SAN JOSE
 State : CA Zip Code : 95132-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	08/01/2013
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$95,000.00	Reference	11-11-004
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

FROM: CITY OF SAN JOSE
ASSET MGMT, HOUSING

PHONE: (408) 975-4467
Email Julie.Nieto@sanjoseca.gov

DATE EMAILED: 11/20/12
OF PAGES: 10

TO: AMERINATIONAL COMMUNITY SERVICES, INC.
ATTN: PAYMENT PROCESSING at paymentprocessing@amerinational.net
FAX: (562) 927-3578

☐ TEMPORARILTY SUSPEND PAYMENTS

ACS Acct # _____

Project name _____

Name _____

Address _____

Show interest pd-to-date _____

Next payment due date _____

Reason ☐ Bankruptcy filed

Date: _____

☐ Foreclosure filed

Date: _____

Soc. Sec. # _____

☒ DELETE LOAN FROM COLLECTIONS

ACS Acct # 1000053654

City Loan # H-11-004

Name Florence Elisabeth Williams

Address 2083 Amberwood lane

Interest/equity share pd \$0.00

Proj. name _____

Principal pd \$0.00

Reason for action: Loan Cancelled by Borrower

Principal \$95,000.00

Equity \$0.00

Interest \$0.00

Social Security # 438-34-3246

Social Security COB#

NEW FORWARDING ADDRESS FOR IRS
1098 FORM: unk

☐ MAKE THE FOLLOWING CHANGES

ACS Acct # _____

City Loan # _____

Client _____

SS# _____

Name Change _____

Date _____

Address Change _____

Promissory Note Amended:

Show partial princ paydown amt \$

Show new principal balance as \$

Show balloon payment as \$

Show next payment due date as

Show interest paid to date \$

Show interest rate as

New interest only paymt \$

Show maturity date as

New principal only paymt \$

Fax the following documents:

☐ Amended DOT, PN & Disclosure

☐ Assumption Agreement & Exhibits


☐ Send new coupon book to client

☐ Rescind the continued deferment granted
on 8/18/2011 pending formal review

☒ Full Reconveyance Doc#21963576

APPROVED BY LMD STAFF:

DATE: 11/20/12


Julie Nieto, Development Specialist
TELEPHONE # (408) 975-4467

Recording Requested By:
City of San José Department of Housing
Loan: # H-11-004 / ACS#1000053654

And

WHEN RECORDED MAIL TO:
Florence E. Williams
2083 Amberwood Lane
San Jose, CA 95132
Re: Loan Cancellation

CONFORMED COPY: This document has
not been compared with the original.
SANTA CLARA COUNTY CLERK-RECORDER

Doc#: 21963576
11/20/2012 8:14 AM

(space above this line for recorder's use)

TO BE RECORDED WITHOUT FEE PER GOVERNMENT CODE SECTION 6103 AND 27383.

FULL RECONVEYANCE

The undersigned City of San José, a municipal corporation; as Trustee and Beneficiary, under Deed of Trust hereinafter referred to, having received from holder of the obligations thereunder reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby **Reconvey**, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder. Said Deed of Trust was executed by City of San José, a municipal corporation, Trustee, and recorded in the official records of Santa Clara County, California, as follows:

Florence E. Williams, Surviving Trustee of The Isiah and Florence Williams Trust dated January 28, 2004 Trustor, Dated May 7, 2012, Recorded May 11, 2012, as Instrument No. #21664669.

DATE: November 14, 2012

City of San José, a municipal corporation

By: _____


David Bopf

Its: _____

Division Manager



LoanLink Main Menu > Account Status Information > Details

ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053954

Client Info

Borrower Info

Client: CITY OF SAN JOSE
 Project: REHAB- OWN OCCUP. (441) CDBG DEF.
 City: SAN JOSE
 State: CA Zip Code 95113-
 Tax ID:
 Main/Sub Account:
 Total Payment Amount:

First: MINH
 Middle: QUANG
 Last: NGUYEN
 Co-Borrower: CHAU MY CHIEM
 Address: 149 CHECKERS DRIVE
 City: SAN JOSE
 State: CA Zip Code : 95116-
 Phone: 108-834-9438
 Tax ID: On File
 Co-Borr.
 Tax ID:

Contract Fields

Date Opened	06/19/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	09/07/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	N
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	N
Maturity Date	09/30/2027	Late Charge A/R	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address: 149 CHECKERS DRIVE
 City: SAN JOSE
 State: CA Zip Code: 95116-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-12-002
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

© 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Minh Nguyen

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 149 Checkers Dr. San Jose CA 95116

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

(X) Yes. If yes, note date of programmatic agreement (**February 28, 1996**) document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
() No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?
() Yes. If "yes", record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
() No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the National Register of Historic Places (NR). (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?
() Yes. If Yes, PROCEED.
() No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?
() Yes. Enclose documentation and stop here. Section 106 review is complete.
() No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?
() Yes. If "yes", PROCEED.
() No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).
6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(X) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51 Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). AND PROCEED.

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(X) No. If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201. If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Guillory Date: 1/13/2012

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

() Yes, **STOP HERE**; the project complies with 24 CFR 51C.

() No, **Deny HUD assistance**, or

() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

1. Field Observations of the property (exterior/interior):

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

- (X) No, proceed.
() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

- (X)No, proceed.
() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

- (X) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>
() Yes; cite databases, describe and proceed.

5. **Determination.** Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

- (X) Yes, according to toxic site database research and field observations
() No, the following toxic or hazardous conditions must be mitigated during implementation:

_____ (Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).
() No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

(The Flood Disaster Protection Act mandates the purchase of **flood insurance** for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

- () No; flood insurance is not required. **STOP HERE**; compliance is established.
(X) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?
to <https://hazards.fema.gov/femaportal/wps/portal> to print

- (X) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone X, 06085C0251H **STOP HERE**; compliance is established.
() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Guillory, Inspector, San Jose Housing
Preparer Name, Title and Agency

Mark J. Guillory
Signature

1/13/2012
Date

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency

Eric L. Calleja
Signature

9/28/2012
Date



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053961

Client Info

Borrower Info

Client :	CITY OF SAN JOSE	First :	MANUEL
Project :	REHAB-OWN OCCUP. (441) CDBG DEF.	Middle :	
City :	SAN JOSE	Last :	GARZA
State :	CA Zip Code 95113-	Co-Borrower :	ROSA M GARZA
Tax ID :		Address :	2176 INTERBAY DRIVE
Main/Sub Account :		City :	SAN JOSE
Total Payment Amount :		State :	CA Zip Code : 95122-
		Phone :	408-205-1405
		Tax ID :	On File
		Co-Borr.	
		Tax ID :	

Contract Fields

Date Opened	06/19/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	06/01/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	Y
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	Y
Maturity Date	06/30/2027	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2176 INTERBAY DRIVE
 City : SAN JOSE
 State : CA Zip Code : 95122-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-12-024
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |



| © 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Manuel Garza

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 2176 Interbay Dr., San Jose, CA 95122

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?

☒ Yes. If yes, note date of programmatic agreement **February 28, 1996** document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
☐ No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or **will involve only interior rehabilitation with no visible changes to the exterior of the structure**?

☐ Yes. If Yes, record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
☐ No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, ~~determine~~ - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. (*If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?

☐ Yes. If Yes, PROCEED.
☐ No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?

☐ Yes. Enclose documentation and stop here. Section 106 review is complete.
☐ No. PROCEED.
5. **Determine whether the undertaking will have adverse effects** on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?

☐ Yes. If "yes", PROCEED.
☐ No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person the decision to approve a project in opposition to Advisory Council comment.**

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?

() Yes. If yes, PROCEED.

(x) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.

2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?

() No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51Subpart D §51.300.

() Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). **AND PROCEED.**

3. Does the rehabilitation significantly prolong the physical or economic life of the building?

() No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.

() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?

() Yes

(x) No

If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.

If the answer to any part of the question is "yes", PROCEED.

2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?

() Yes

() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: _____ Date: _____

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

Building and unit Address: 2176 Interbay Dr., San Jose, CA 95122

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

☐ Yes, **STOP HERE**; the project complies with 24 CFR 51C.

☐ No, **Deny HUD assistance**, or

☐ **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

Dilapidated single family residence, 4 bedroom, 2 bath, approx. 1203 sq feet.

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

☒ No, proceed.

☐ Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

☒ No, proceed.

☐ Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

☒ No; cite databases and proceed: <http://www.epa.gov/emefdata/em4ef.home>

☐ Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

☒ Yes, according to toxic site database research and field observations

☐ No, the following toxic or hazardous conditions must be mitigated during implementation:

(Prescribe mitigation measures now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

☐ No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

Building and unit Address: 2176 Interbay Dr., San Jose, CA 95122

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE;** compliance is established.

(x) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(x) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 0608c0254h, 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

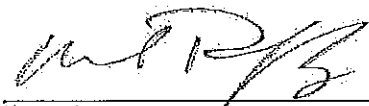
PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

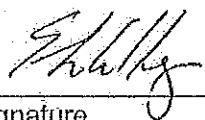
() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

~~() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.~~

Mark Ruffing, Building Rehab Inspector, SJ Housing
Preparer Name, Title and Agency


Signature Date 4/4/12

Eric L. Calleja, Development Officer, SJ Housing
Responsible Entity Official Name, Title and Agency


Signature Date 10/12/12



LoanLink Main Menu > Account Status Information > Details
ACCOUNT STATUS INFORMATION

Project: 956

Account: 1000053964

Client Info**Borrower Info**

Client:	CITY OF SAN JOSE	First:	BRUNO
Project:	REHAB- OWN OCCUP. (441) CDBG DEF.	Middle:	A
City:	SAN JOSE	Last:	HERNANDEZ
State:	CA Zip Code 95113-	Co-Borrower:	
Tax ID:		Address:	2122 MABEL AVENUE
Main/Sub Account:		City:	SAN JOSE
Total Payment Amount:		State:	CA Zip Code : 95122-
		Phone:	408-858-5601
		Tax ID:	On File
		Co-Borr.	
		Tax ID:	

Contract Fields

Date Opened	06/19/2012	Payment Amount	\$0.00	Loan Type	DEF LOAN
Original Balance	\$15,000.00	Escrow Amount	\$0.00	Print Coupon?	0
Interest Rate	0.00	Agency Fee	\$0.00	Coupons Printed?	
Int. Start Date		Borrower Fee	\$0.00	Loan Note Date	05/25/2012
30 Day Int?	INT 365	Full Payment Amt.	\$0.00	ACH Partic.	N
Int. Only?	N	Payment Due Date		Ins. Monitoring	N
Length of Loan	180	Payment Freq.	M_ONCE	Tax Monitoring	N
Maturity Date	06/30/2027	Late Charge A/U	\$0.00		
Coll. Status	POST	Late Charge Days			

Property Information

Address : 2122 MABEL AVENUE
 City : SAN JOSE
 State : CA Zip Code : 95122-

Balance Information

Account Status	OPEN	Delinq. Status	N/A
Late Charge Balance	\$0.00	Date Last Payment	
Reserve Balance	\$0.00	Principal Last Payment	
Escrow Balance	\$0.00	Interest Last Payment	
Trust Balance	\$0.00	Date Int. Paid to	
Checking Balance	\$0.00	YTD Principal	\$0.00
Unapplied Balance	\$0.00	YTD Interest	\$0.00
Principal Balance	\$15,000.00	Reference	Z-42-009
Accrued Interest	\$0.00	First Payment Received	
First Payment Due			

None of the information on this report should be construed as loan payoff information.
 Please contact AmeriNational representatives for payoff information.
 Report prepared by AmeriNational Community Services.

Quality Through Innovation and Experience |

A Wholly Owned Subsidiary
 of American Bank

| © 2012 AmeriNational Community Services, Inc.



U.S. Department of Housing and Urban Development
San Francisco Regional Office - Region IX
600 Harrison Street
San Francisco, California 94107-1387
www.hud.gov
espanol.hud.gov

Bruno Hernandez

APPENDIX A 2012

(Previous versions are obsolete)

Before an activity is approved, this Appendix A review must be successfully completed and kept in file for each residential structure proposed for acquisition/rehabilitation/disposition. The Appendix A may be used only in conjunction with a currently valid **RER** (Rehabilitation Environmental Review) for the target area. Completion of the Appendix A does not require the submission of an additional RROF/C (Request for Release of Funds/Certification-HUD 7015.15) if the Responsible Entity has received Authority to Use Grant Funds (HUD 7015.16) for the project.

Building and unit Address: 2122 Mabel Ave San Jose CA 95122

Part III HISTORIC PRESERVATION (NHPA, Section 106)

1. Does this undertaking involve only those activities permitted without further consultation under a currently valid **programmatic agreement** among the responsible entity, the State Historic Preservation Officer (**SHPO**) or Tribal Historic Preservation Officer (**THPO**) and/or the Advisory Council on Historic Preservation?
☒ (X) Yes. If yes, note date of programmatic agreement (**February 28, 1996**) document implementation of the terms of the agreement and **STOP HERE**; the Section 106 Historic Preservation review is complete.
☐ () No. If no, PROCEED.
2. Does the undertaking involve only acquisition and/or minor rehabilitation of a 1-4 unit residential structure (or individual unit(s) within a multifamily structure) that is **less than 50 years old** or will involve only interior rehabilitation with no visible changes to the exterior of the structure?
☐ () Yes. If "yes", record date of building construction _____, age: _____ years or document that scope of work is limited to minor interior rehabilitation and **STOP HERE**. The Section 106 Historic Preservation review is complete.
☐ () No. If No, PROCEED.
3. If the proposed rehabilitation involves physical work with potential to affect any historic structure, **determine** - in consultation with the appropriate **SHPO/THPO** - whether the building is **listed or eligible** for inclusion in the **National Register of Historic Places (NR)**. ("If the structure is located in a National Register Historic District, the area of effects includes not only the subject property, but the Historic District as a whole.) Is the building listed in or eligible for listing in the NR?
☐ () Yes. If Yes, PROCEED.
☐ () No. If No, attach SHPO/THPO concurrence or other evidence of conclusion and **STOP HERE**. This part is complete pursuant to 36 CFR §800.4(d).
4. Determine whether **historic properties are affected** per §800.4(d). Has SHPO/THPO concurred with your fully documented determination of "no historic properties affected", or failed to object within 30 days of receipt of such determination, allowing sufficient time for mail delivery?
☐ () Yes. Enclose documentation and stop here. Section 106 review is complete.
☐ () No. PROCEED.
5. Determine whether the undertaking will have adverse effects on historic properties according to § 800.5, in consultation with the SHPO/THPO and consulting parties [see §800.2(c)]. Will this undertaking have adverse effect(s) on historic properties?
☐ () Yes. If "yes", PROCEED.
☐ () No. If "no", attach SHPO/THPO concurrence and **STOP HERE**. This part is complete per 36 CFR §800.5(d)(1).

6. Resolve Adverse Effects per §800.6 -in consultation with the SHPO/THPO, the Advisory Council on Historic Preservation (ACHP) if participating, and any consulting parties. The loan or grant may not be approved until adverse effects are resolved according to §800.6 or ACHP comment is considered by the Responsible Entity.

NOTES: 1. A determination/consultation of eligibility for the NR, may be sent to SHPO/THPO concurrently with the determination of effect/no effect and with the determination of adverse/no adverse effects. 2. The **Chief Executive Officer of the jurisdiction cannot delegate to another person** the decision to approve a project in opposition to Advisory Council comment.

Part IV Airport Clear Zones (24CFR51D)

1. Does this proposal involve the purchase or sale of property?
- () Yes. If yes, PROCEED.
(X) No. If no, **STOP HERE**. This project complies with 24 CFR Subpart D §51.300.
2. Is the subject property located in the Clear Zone (CZ), Approach Protection Zone, or in the Runway Clear Zone (RCZ) of a commercial civil airport or military airfield?
- () No. Source Documentation: Property is further than 2,500 feet from the end of a runway at San Jose International Airport. This is documented by using Google Earth and its measuring tool. If no, **STOP HERE**; this project complies with 24 CFR 51 Subpart D §51.300.
- () Yes. Provide an airport disclosure statement advising the buyer that the property is in a RCZ or CZ, what the implications of such a location are and that there is a possibility that the property may, at a later date, be acquired by the airport operator. Obtain the buyer's signature acknowledging receipt of this information and attach it to this Appendix. (This disclosure requirement does not apply to Accident Potential Zones). **AND PROCEED.**
3. Does the rehabilitation significantly prolong the physical or economic life of the building?
- () No; the activity complies with HUD policy at 24 CFR 51 Subpart D §51.303.
() Yes; the proposal is not in compliance with HUD policy at 24 CFR 51 Subpart D §51.303; **deny HUD assistance for this activity.**

Part V Explosive & Flammable Operations (24CFR51C)

1. Will this proposed acquisition/rehabilitation project result in increased residential density or cause a vacant building to become physically or legally habitable?
- () Yes
(X) No
- If answer to both parts of the question is No, **STOP HERE**; this proposal complies with 24 CFR §51.201.
If the answer to any part of the question is "yes", PROCEED.
2. Is this proposed project within 1 mile of any visible, explosive-or-flammable-substance container (a stationary, above-ground tank with a capacity of more than 100 gallons)?
- () Yes
() No (See 24 CFR 51C, Appendices I and II).

Field inspection by: Mark Guillory Date: 3/1/12

If No, **STOP HERE**. This part is complete. If yes, PROCEED.

3. Note Tank volume: _____ gallons, or diked area around tank: _____ square feet.
Record distance from the project to the flammable/explosives container: _____ feet.

4. According to HUD Guidebook "Siting of HUD-Assisted Projects Near Hazardous Facilities" (HUD-1060-CPD), the **Acceptable Separation Distance (ASD)** for thermal radiation (Appendix F) is _____ ft. and the ASD for blast overpressure (Appendix G) is _____ ft. The greater ASD is _____ ft. Is the project located beyond the ASD According to Appendices F and G?

- () Yes, **STOP HERE**; the project complies with 24 CFR 51C.
() No, **Deny HUD assistance**, or
() **APPROVE ONLY** if the following shielding/mitigation measures- designed in compliance with 24 CFR §51.205- are carried out: _____

Part VI Toxic/Hazardous/Radioactive Materials policy (24 CFR 58.5(i)(2))

1. Field Observations of the property (exterior/interior):

_____ Single family home, two story, 1609 sq.ft. living space, 55 x 100 lot

2. Are there visible dumps, landfills, industrial sites or other locations containing or releasing toxic/hazardous/ radioactive/ materials, chemicals or hazardous wastes on or near the subject site?

- (X) No, proceed.
() Yes, describe and proceed

3. Does this project site contain an underground storage tank (which is not a residential fuel tank)?

- (X) No, proceed.
() Yes, describe and proceed

4. Search Federal, State or local environmental toxic sites records (<http://www.epa.gov/emefdata/em4ef.home>). Do these sources reveal nearby on or nearby sites that may pose threats to the subject site occupants' health or safety?

- (X) No; cite databases and proceed. <http://www.epa.gov/emefdata/em4ef.home>
() Yes; cite databases, describe and proceed.

5. Determination. Is the neighborhood and property free of hazardous materials, contamination, toxic chemicals, gasses and radioactive substances which would affect the health or safety of occupants?

- (X) Yes, according to toxic site database research and field observations
() No, the following toxic or hazardous conditions must be mitigated during implementation:

now, and attach mitigation compliance, disclosure & clearance documents, as appropriate, after project implementation).

- () No, hazardous exposure or risk will not be mitigated; **Deny HUD Assistance for this activity.**

PART VII Flood Insurance/Flood Disaster Protection Act [24CFR58.6(a)]

(The Flood Disaster Protection Act mandates the purchase of flood insurance for buildings located in SFHA's as a condition of approval for federal financial assistance. Flood insurance protection is mandatory for acquisition, construction, reconstruction, repair and improvement activities. Responsible Entities approving such Federally assisted activities located in SFHA's must ensure that flood insurance is maintained for the statutorily-prescribed period and dollar amount. In the case of grants, flood insurance must be maintained for the life of the building. In the case of loans, flood insurance must be maintained for the term of the loan. A copy of the flood insurance Policy Declaration must be maintained in the ERR. The amount of flood insurance coverage must be at least equal to the total project cost (less the estimated land cost) or to the maximum limit of coverage made available by the NFIP).

1. Does the project involve the acquisition or rehabilitation of structures, buildings or mobile homes?

() No; flood insurance is not required. **STOP HERE**; compliance is established.
(X) Yes; proceed.

2. Is the structure or part of the structure located in a FEMA designated Special Flood Hazard Area?

(X) No. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

Zone D, 06085C0252H 5/18/09

STOP HERE; compliance is established.

() Yes. Source Document (FEMA/FIRM floodplain zone designation, panel number and date)

PROCEED.

3. Is the community participating in the National Insurance Program (or has less than one year passed since FEMA notification of Special Flood Hazards)?

() Yes - Flood Insurance under the National Flood Insurance Program must be obtained and maintained for the economic life of the activity to cover the total activity cost. A copy of the flood insurance policy declaration must be kept in the Environmental Review Record.

() No, HUD assistance may not be provided for this property in the Special Flood Hazards Area.

Mark Guillory, Inspector, San Jose Housing
Preparer Name, Title and Agency

Signature _____

3/15/12

Date _____

Eric Calleja, Development Officer, S.J. Housing
Responsible Entity Official Name, Title and Agency

Signature

Date _____